

Listing of Claims:

1. (original) A business system comprising
 - a magnetic strip card with consumer identifying information encoded thereon said information identifying a consumer, said consumer desiring to conduct a transaction with a vendor at a vendor location,
 - a host system remote from the vendor location that maintains information about discounts from said vendor,
 - an apparatus at the vendor location for reading the consumer identifying information on the magnetic strip card, said apparatus interconnectible with and able to communicate with the host system for ascertaining any discount of said discounts applicable to said transaction, and
 - means apart from the magnetic strip card for automatically applying any applicable discount of said discounts related to said transaction at the vendor location for the benefit of said consumer, without consumer selection of any said applicable discount and without requiring consumer awareness of any said applicable discount.
2. (original) The system of claim 1 further comprising
 - means at the host system for receiving from the vendor transaction information about said transaction, and
 - means at the host system for storing said transaction information.
3. (original) The system of claim 2 further comprising
 - means for calculating a future discount for the consumer based on the transaction information.
4. (original) The system of claim 3 further comprising
 - means for providing the consumer with information about the future discount.
5. (original) The system of claim 3 further comprising
 - means for calculating an amount of a retirement account contribution for a consumer based on the transaction information.

1 **6. (original) The system of claim 5 further comprising**
2 **means for making a contribution to a retirement account of the**
3 **consumer based on the calculated amount.**

1 **7. (original) The system of claim 1 wherein said apparatus for reading the**
2 **consumer identifying information on the magnetic strip card can communicate with the**
3 **host system via the Internet global communications system.**

1 **8. (presently amended) The system of claim 1 further comprising**
2 **means for automatically downloading to the a computer**
3 **information about said discounts without a request from the consumer.**

1 **9. (original) A business system comprising**
2 **a magnetic strip card with consumer identifying information**
3 **encoded thereon said information identifying a consumer, said consumer**
4 **desiring to conduct a transaction with a vendor at a vendor location,**

5 **a host system remote from the vendor location that maintains**
6 **information about discounts from said vendor,**

7 **an apparatus at the vendor location for reading the consumer**
8 **identifying information on the magnetic strip card, said apparatus**
9 **interconnectible with and able to communicate with the host system for**
10 **ascertaining any discount of said discounts applicable to said transaction,**

11 **means apart from the magnetic strip card for automatically**
12 **applying any applicable discount of said discounts related to said transaction**
13 **at the vendor location for the benefit of said consumer, without consumer**
14 **selection of any said applicable discount and without requiring consumer**
15 **awareness of any said applicable discount,**

16 **a computer at the location of the vendor for communicating with**
17 **the host system,**

18 **means for automatically downloading information about said**
19 **discounts to the computer without a request from the consumer,**

20 **means at the host system for receiving from the vendor transaction**
21 **information about said transaction,**

22 means at the host system for storing said transaction information,
23 means for calculating an amount of a retirement account
24 contribution for a consumer based on the transaction information,
25 means for determining a pertinent geographic area for the
26 consumer, and
27 means for automatically determining the pertinent geographic area
28 based on information about a consumer to contact the host system.

1 10. (original) A business system comprising

2 a magnetic strip card with consumer-identifying information
3 encoded thereon;

4 a host system that maintains information about discounts from
5 vendors,

6 an apparatus for reading information on the magnetic strip card,
7 the apparatus in communicate with the host system and a payment processing
8 system, the apparatus capable of initiating a real-time communication link with
9 the host system and initiating a communication link to the payment processing
10 system; and

11 wherein the host system maintains information about discounts
12 from vendors and applies such discount on an itemized basis for the benefit of
13 a consumer when the consumer purchases a discounted item at a vendor using
14 the magnetic strip card.

1 11. (presently amended) A method for carrying out a purchase
2 comprising the steps of:

3 reading at a point-of-sale terminal located at a vendor consumer-
4 identifying information encoded on a device having a readable data string;

5 maintaining a database of discounts available at the vendor;

6 determining on a real-time basis whether the items purchased
7 by the consumer are items offered at a discount by the vendor; and

8 transmitting a signal to the vendor to cause a discount to such
9 items purchased by the consumer on an itemized basis that are identified in the

10 **database as being offered by the vendor at a discount.**

1 **12. (new) The method of claim 11 further comprising**

2 **connecting in an initial split connection the point-of-sale terminal**
3 **to a host system for communication therewith, the database of discounts**
4 **maintained in the host system, the host system remote from the point-of-sale**
5 **terminal,**

6 **the host system accomplishing said determining, and**

7 **the host system accomplishing said transmitting.**

1 **13. (new) The method of claim 12 further comprising**

2 **following said determining and said transmitting, completing the**
3 **purchase via a payment processing system.**